

<b>Information to identify the case:</b>			
Debtor 1	Michael J. Mehalich		Social Security number or ITIN xxx-xx-2400
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Lindsey A. Mehalich		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	20-22651-GLT		
	Social Security number or ITIN xxx-xx-5461		
	EIN _____		
	Date case filed for chapter 13 9/11/20		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Michael J. Mehalich	Lindsey A. Mehalich
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	221 Long Ridge Drive Coraopolis, PA 15108	221 Long Ridge Drive Coraopolis, PA 15108
<b>4. Debtor's attorney</b> Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001  Email: mmh@thedebtdoctors.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteeewda.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/9/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 2, 2020 at 10:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 1/1/21 <b>Filing deadline:</b> 11/20/20 <b>Filing deadline:</b> 3/10/21
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>11/2/20 at 10:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteewdpa.com">meetings@chapter13trusteewdpa.com</a></b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Michael J. Mehalich  
Lindsey A. Mehalich  
Debtor(s)

Case No. 20-22651-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 09, 2020

User: bsil  
Form ID: 309I

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Mehalich, Lindsey A. Mehalich, 221 Long Ridge Drive, Coraopolis, PA 15108-4046
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
tr	+ Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15287719	Amato and Keating, P.C., 4232 Northern Pike, Suite 102, Monroeville, PA 15146-2719
15297604	+ American Express Legal, Jordan W. Felzer, 261 Old York Road, Suite 832, Jenkintown, PA 19046-3713
15297610	+ Fed Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
15297612	HSBC Bank, P.O. Box 9, Buffalo, NY 14203
15294094	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15297613	Midland Mortgage, a Division of Midfirst Bank, P.O. Box 268959, Oklahoma City, OK 73126-8959
15297615	+ PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230-3180
15297618	+ The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mmh@thedebtdoctors.com	Oct 10 2020 01:08:00	Matthew M. Herron, The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2020 01:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2020 01:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 10 2020 01:09:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: kburkley@bernsteinlaw.com	Oct 10 2020 01:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Oct 10 2020 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15295322	EDI: GMACFS.COM	Oct 10 2020 04:48:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15297601	+ EDI: GMACFS.COM	Oct 10 2020 04:48:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15297603	+ EDI: AMEREXPR.COM	Oct 10 2020 04:48:00	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15292566	EDI: BECKLEE.COM	Oct 10 2020 04:48:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: bsil

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Date Rcvd: Oct 09, 2020

Form ID: 309I

Total Noticed: 33

15297605	EDI: BANKAMER.COM	Oct 10 2020 04:48:00	Bank of America, P.O. Box 982238, El Paso, TX 79998
15292033	EDI: BANKAMER.COM	Oct 10 2020 04:48:00	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15291058	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 10 2020 01:08:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15297607	+ EDI: CITICORP.COM	Oct 10 2020 04:48:00	Citicards CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
15297608	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 10 2020 01:08:00	Citizens Bank, 1000 LaFayette Gill, Bridgeport, CT 06604-4725
15297609	+ EDI: NAVIENTFKASMDOE.COM	Oct 10 2020 04:48:00	Dept. of Ed/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15297611	Email/Text: bk@freedomfinancialnetwork.com	Oct 10 2020 01:08:00	Freedom Plus, 1875 S. Grant Street, Suite 400, San Mateo, CA 94402
15297614	+ EDI: NAVIENTFKASMSERV.COM	Oct 10 2020 04:48:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
15297617	+ EDI: RMSC.COM	Oct 10 2020 04:48:00	SYNCB/Old Navy, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15297616	+ Email/Text: bankruptcy@bbandt.com	Oct 10 2020 01:08:00	Sheffield Financial Corp., PO Box 1704, Clemmons, NC 27012-1704
15288122	+ EDI: RMSC.COM	Oct 10 2020 04:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
15297602	*	Amato and Keating, P.C., 4232 Northern Pike, Suite 102, Monroeville, PA 15146-2719
15297606	*+	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
jdb	*+	Lindsey A. Mehalich, 221 Long Ridge Drive, Coraopolis, PA 15108-4046

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed below:

District/off: 0315-2

User: bsil

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Date Rcvd: Oct 09, 2020

Form ID: 309I

Total Noticed: 33

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Matthew M. Herron	on behalf of Joint Debtor Lindsey A. Mehalich mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Michael J. Mehalich mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 6